

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.09/675,467
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Confirmation No.8910
InventorshipArnold Neil Blinn
Applicant Microsoft Corporation
Group Art Unit3693
Examiner JAGDISH PATEL
Attorney's Docket No. MS1-0624US
Title: Method and System for Restricting the Usage of Payment Accounts

RESPONSE TO OFFICE ACTION DATED NOVEMBER 3, 2006

To: Commissioner of Patents and Trademarks
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Alexandria, VA 22313-1450

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This is a response to the Office Action dated Nov. 3, 2006, for which the three-month shortened period for response expires on February 3, 2007.

Favorable consideration is respectfully requested.

Claim Amendments begins on page 2 of this paper.

Remarks begin on page 10 of this paper